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B1 (Official Form 1)(1/08) Unit	ed State	s Bank	ruptcy	Court	90 1 01			X7 X
	Northern Northern	District	of Illing	ois				Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Zimny, Kurt Steven					Name of Joint Debtor (Spouse) (Last, First, Middle): Scholl, Karla Ann			, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				(inclu	de married,	used by the J maiden, and Scholl-Zin	trade names	in the last 8 years):
Last four digits of Soc. Sec. or Individual-1 (if more than one, state all) xxx-xx-9723	axpayer I.D.	(ITIN) No./	Complete E	(if mor	our digits of than one, s	tate all)	Individual-	Taxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, C 43 Chestnut Court Elgin, IL	ity, and State):	ZIP Code	43 Elç	Address of Chestnu jin, IL		(No. and St	reet, City, and State): ZIP Code
County of Residence or of the Principal Pla	ce of Busines		60120		•	ence or of the	Principal Pl	60120 ace of Business:
Mailing Address of Debtor (if different from	n street addre	ss):		Mailir	ng Address	of Joint Debt	or (if differe	nt from street address):
		Г	ZIP Code	:				ZIP Code
Location of Principal Assets of Business D (if different from street address above):	ebtor	L						
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities,		s defined	☐ Chapt☐	the I er 7 er 9 er 11 er 12	Petition is Fi	hapter 15 Petition for Recognition f a Foreign Main Proceeding hapter 15 Petition for Recognition f a Foreign Monmain Proceeding f a Foreign Nonmain Proceeding e of Debts k one box)		
check this box and state type of entity below.) Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organi under Title 26 of the United S Code (the Internal Revenue C			e) ganization ed States	defined	are primarily continuity in 11 U.S.C. § sed by an individual, family, or	onsumer debts, 101(8) as dual primarily	Debts are primarily business debts.	
Filing Fee (Che Full Filing Fee attached Filing Fee to be paid in installments (and attach signed application for the court's is unable to pay fee except in installment. Filing Fee waiver requested (applicable attach signed application for the court's attach signed application for the court's area.	plicable to in consideration its. Rule 1006 to chapter 7	certifying to (b). See Offi	that the debi icial Form 3A only). Must	tor Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small bu aggregate nor s or affiliates) ble boxes: being filed w ces of the pla	usiness debto acontingent l are less that ith this petiti n were solici	s defined in 11 U.S.C. § 101(51D). or as defined in 11 U.S.C. § 101(51D). diquidated debts (excluding debts owed in \$2,190,000.
Statistical/Administrative Information ☐ Debtor estimates that funds will be availed be Debtor estimates that, after any exempt there will be no funds available for dist	property is ex	cluded and	administrat			<u> </u>		S SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000		
Estimated Assets Story S50,001 to S50,001 to S50,000 to S50,000 to S100,000 t	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			
Estimated Liabilities	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			

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B1 (Official For	m 1)(1/08)	Page 2 01 95	Page 2		
Voluntary	y Petition	Name of Debtor(s): Zimny, Kurt Steven			
(This page mu	st be completed and filed in every case)	Scholl, Karla Ann			
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach a	dditional sheet)		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	n one, attach additional sheet)		
Name of Debte - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A		xhibit B al whose debts are primarily consumer debts.)		
forms 10K as pursuant to S and is reques	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Counder each such chapter. I further cer required by 11 U.S.C. §342(b).	d in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, ode, and have explained the relief available tify that I delivered to the debtor the notice		
☐ Exhibit .	A is attached and made a part of this petition.	XSignature of Attorney for Debtor(s	s) (Date)		
	End	l ibit C			
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	le harm to public health or safety?		
		ibit D			
Exhibit	eted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	•	a separate Exhibit D.)		
If this is a join Exhibit	nt petition: D also completed and signed by the joint debtor is attached a	and made a part of this petition.			
	Information Regardin	g the Debtor - Venue			
_	(Check any ap	-			
	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for				
	There is a bankruptcy case concerning debtor's affiliate, go	eneral partner, or partnership pending	g in this District.		
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defenda	ant in an action or		
	Certification by a Debtor Who Reside (Check all app		rty		
	Landlord has a judgment against the debtor for possession		, complete the following.)		
	(Name of landlord that obtained judgment)				
	(
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the				
	the entire monetary default that gave rise to the judgment to Debtor has included in this petition the deposit with the coafter the filing of the petition.		•		

B1 (Official Form 1)(1/08) Document Page 3 of 95

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Kurt Steven Zimny

Signature of Debtor Kurt Steven Zimny

X /s/ Karla Ann Scholl

Signature of Joint Debtor Karla Ann Scholl

Telephone Number (If not represented by attorney)

April 20, 2009

Date

Signature of Attorney*

X /s/ Alexey Y. Kaplan (Kaplan Law Offices, P.C.)

Signature of Attorney for Debtor(s)

Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494

Printed Name of Attorney for Debtor(s)

Kaplan Law Offices, P.C.

Firm Name

4043 Dempster Skokie, IL 60076

Address

Email: ayk@ameritech.net

847-676-8600 Fax: 847-676-8601

Telephone Number

April 20, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Zimny, Kurt Steven Scholl, Karla Ann

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	7
-2	١

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

•	
·	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Kurt Steven Zimny Karla Ann Scholl		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Kurt Steven Zimny Kurt Steven Zimny
Date: April 20, 2009

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Kurt Steven Zimny Karla Ann Scholl		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Karla Ann Scholl
Karla Ann Scholl
Date: April 20, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Kurt Steven Zimny,		Case No.	
	Karla Ann Scholl			
		Debtors	Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	525,000.00		
B - Personal Property	Yes	4	58,600.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		645,324.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	5		34,138.50	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	26		1,362,368.86	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			6,324.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			6,877.00
Total Number of Sheets of ALL Schedu	ıles	43			
	T	otal Assets	583,600.00		
			Total Liabilities	2,041,831.36	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

Kurt Steven Zimny, Karla Ann Scholl		Case No.	
	Debtors	Chapter	7
STATISTICAL SUMMARY OF CERTAIN	LIABILITIES AN	ND RELATED DAT	ΓA (28 U.S.C. § 159
f you are an individual debtor whose debts are primarily consume case under chapter 7, 11 or 13, you must report all information in	er debts, as defined in § equested below.	101(8) of the Bankruptcy C	dode (11 U.S.C.§ 101(8)), t
■ Check this box if you are an individual debtor whose debts report any information here.	are NOT primarily cons	umer debts. You are not red	quired to
This information is for statistical purposes only under 28 U.S. Summarize the following types of liabilities, as reported in the		nem.	
Type of Liability	Amount		
Domestic Support Obligations (from Schedule E)			
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)			
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)			
Student Loan Obligations (from Schedule F)			
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E			
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)			
TOTAL			
State the following:			
Average Income (from Schedule I, Line 16)			
Average Expenses (from Schedule J, Line 18)			
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)			
State the following:			
1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column			
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column			
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			
4. Total from Schedule F			
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)			

101(8)), filing

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B6A (Official Form 6A) (12/07)

In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Residence/Single Family Home 43 Chestnut Court Elgin, Illinois 60120	Joint tenant	J	525,000.00	500,934.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **525,000.00** (Total of this page)

Total > **525,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on hand	J	200.00
2.	Checking, savings or other financial	Checking account at U.S. Bank	J	150.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	ares in banks, savings and loan, Checking account at Meadows Credit Union	J	100.00
	homestead associations, or credit unions, brokerage houses, or	Savings account at Meadows Credit Union	J	5.00
	cooperatives.	Checking accounts at U.S. Bank in name of Zims Trucking, Inc. (\$500.00) Checking accounts at U.S. Bank in name of Zims Trucking, Inc. (\$500.00)	-	1,000.00
		Checking account in name of Premier POL Consultants, Ltd. at Meadows Credit Union	-	750.00
		Savings account in name of Premier POL Consultants, Ltd. at Meadows Credit Union	-	50.00
		Checking account in name of Flash Express, Inc. at Meadows Credit Union	: -	75.00
		Checking account at AmCore Bank in name of Zims Trucking, Inc. (Negative Balance)	s J	0.00
		Mutual fund with ShareBuilder Securities Corporation	J	0.00
		Mutual Fund with Fairholme	J	700.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	General and ordinary household goods and furnishings	J	3,000.00
			Sub-Tota	al > 6,030.00

3 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Kurt Steven Zimny,
	Karla Ann Scholl

Case No.	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	(Collection of glass	J	1,000.00
6.	Wearing apparel.	ı	Necessary wearing apparel	J	500.00
7.	Furs and jewelry.		General and ordinary jewelry (wedding band, watch braclet, earrings)	, J	1,500.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	(Term life insurnace Lincoln Beneficial Life (husband) Term life insurance Illinois Mutual (wife)	J	0.00
10.	Annuities. Itemize and name each issuer.	(Catholic Nights Insurnace Annuity	н	420.00
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses.	Z	Zims Trucking, Inc.	н	0.00
	Itemize.	2	Zims Logistics, Inc.	J	0.00
		F	Flash Express, Inc.	W	0.00
		F	Premier POL Consultants, Ltd.	J	0.00
		\$	Stock to Scottrade	J	650.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
			(Total	Sub-Tota of this page)	al > 4,070.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Kurt Steven Zimny,
	Karla Ann Scholl

Debtors

SCHEDULE B - PERSONAL PROPERTY

	Type of Property	N O Description and Location of E	F Property Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
16.	Accounts receivable.	х		
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х		
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	х		
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x		
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x		
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X		
22.	Patents, copyrights, and other intellectual property. Give particulars.	X		
23.	Licenses, franchises, and other general intangibles. Give particulars.	X		
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
25.	Automobiles, trucks, trailers, and	2007 Infinity (Leased)	н	0.00
	other vehicles and accessories.	2008 Nissan Maxima (Leased)	J	0.00
		2006 Mercedes SLK 350	J	30,000.00
			Sub-Tot (Total of this page)	al > 30,000.00

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Kurt Steven Zimny,	Case
	Karla Ann Scholl	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		One 2002 Freightliner in name of Zims Trucking, Inc. aprox. 750,000 miles	-	10,000.00
		2003 Freightliner with aprox. 700,000 miles in name of Zims Trucking, Inc.	-	8,500.00
26.	Boats, motors, and accessories.	X		
27.	Aircraft and accessories.	x		
28.	Office equipment, furnishings, and supplies.	x		
29.	Machinery, fixtures, equipment, and supplies used in business.	x		
30.	Inventory.	х		
31.	Animals.	х		
32.	Crops - growing or harvested. Give particulars.	х		
33.	Farming equipment and implements.	x		
34.	Farm supplies, chemicals, and feed.	х		
35.	Other personal property of any kind not already listed. Itemize.	X		

Sub-Total > 18,500.00 (Total of this page)

Total > **58,600.00**

Sheet $\underline{\mathbf{3}}$ of $\underline{\mathbf{3}}$ continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re Kurt Steven Zimny, Karla Ann Scholl

Case No.		

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceed
(Check one box)	\$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

11 U.S.C. §522(b)(3)			
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Residence/Single Family Home 43 Chestnut Court Elgin, Illinois 60120	735 ILCS 5/12-901	30,000.00	525,000.00
<u>Cash on Hand</u> Cash on hand	735 ILCS 5/12-1001(b)	200.00	200.00
Checking, Savings, or Other Financial Accounts Checking account at U.S. Bank	s, Certificates of Deposit 735 ILCS 5/12-1001(b)	150.00	150.00
Checking account at Meadows Credit Union	735 ILCS 5/12-1001(b)	100.00	100.00
Savings account at Meadows Credit Union	735 ILCS 5/12-1001(b)	5.00	5.00
Checking accounts at U.S. Bank in name of Zims Trucking, Inc. (\$500.00) Checking accounts at U.S. Bank in name of Zims Trucking, Inc. (\$500.00)	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Checking account in name of Premier POL Consultants, Ltd. at Meadows Credit Union	735 ILCS 5/12-1001(b)	750.00	750.00
Savings account in name of Premier POL Consultants, Ltd. at Meadows Credit Union	735 ILCS 5/12-1001(b)	50.00	50.00
Mutual fund with ShareBuilder Securities Corporation	735 ILCS 5/12-1001(b)	0.00	0.00
Mutual Fund with Fairholme	735 ILCS 5/12-1001(b)	0.00	700.00
Household Goods and Furnishings General and ordinary household goods and furnishings	735 ILCS 5/12-1001(b)	3,000.00	3,000.00
Books, Pictures and Other Art Objects; Collection Collection of glass	bles 735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel Necessary wearing apparel	735 ILCS 5/12-1001(a)	500.00	500.00
<u>Furs and Jewelry</u> General and ordinary jewelry (wedding band, watch, braclet, earrings)	735 ILCS 5/12-1001(b)	745.00	1,500.00
Annuities Catholic Nights Insurnace Annuity	735 ILCS 5/12-1001(b)	0.00	420.00
Stock and Interests in Businesses Stock to Scottrade	735 ILCS 5/12-1001(b)	0.00	650.00
		Total: 37,500.00	535,025.00

⁰ continuation sheets attached to Schedule of Property Claimed as Exempt

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B6D (Official Form 6D) (12/07)

In re	Kurt Steven Zimny,
	Karla Ann Scholl

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	1	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXTLXGEX	UNLIQUIDAT	РΙ	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 86203			Opened 5/06/06] ⊺ [Εl	Ī		
Creditor #: 1 5th 3rd Bk 38 Fountain Sq PI Cincinnati, OH 45202		w	Mortgage Residence/Single Family Home 43 Chestnut Court Elgin, Illinois 60120		X			
			Value \$ 525,000.00	Ш			186,119.00	0.00
Account No. 85688417			Opened 1/07/05					
Creditor #: 2 Countrywide			Mortgage					
450 American St Simi Valley, CA 93065		J	Residence/Single Family Home 43 Chestnut Court Elgin, Illinois 60120		x			
			Value \$ 525,000.00				314,815.00	0.00
Account No. 100-0184673-000 CS			Sept. 2008					
Creditor #: 3 DCFS USA, LLC PO Box 3198 Milwaukee, WI 53201-3198		J	Purchase Money Security Business Debt: Two 2002 Freightliner in name of Zims Trucking, Inc. aprox. 750,000 miles (Each worth aprox. \$10,000)		x			
			Value \$ 10,000.00	1			23,415.00	13,415.00
Account No. 100-0158196-000 CS			Sept. 2006					
Creditor #: 4 DCFS USA, LLC PO Box 3198 Milwaukee, WI 53201-3198		J	Purchase Money Security Business Debt: 2003 Freightliner with aprox. 700,000 miles in name of Zims Trucking, Inc.		x			
			Value \$ 8,500.00				11,861.00	3,361.00
_1 continuation sheets attached			(Total of t	Subte his p			536,210.00	16,776.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Kurt Steven Zimny,		Case No.	
	Karla Ann Scholl			
-		Debtors	,	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

		_		, ,				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE BTOR	Hu H	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	I NG E N	APD-CD-LZC	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 100-0164164-000 CS			2006	Т	T E D			
Creditor #: 5 DCFS USA, LLC PO Box 3198 Milwaukee, WI 53201-3198		J	Purchase Money Security Business debt: 2004 Western Star Truck with aprox. 650,000 miles in name of Zims Trucking, Inc.	-	X		46.44-5-5	45.445
	4		Value \$ 25,000.00	Н		\dashv	40,445.00	15,445.00
Account No. 347361798-08 Creditor #: 6 Meadows Credit Union 3350 Salt Creek Lane Ste. 100 Arlington Heights, IL 60005		J	March 2009 Non-Purchase Money Security 2006 Mercedes SLK 350 Value \$ 30,000.00		x		32,428.00	2,428.00
Account No. 2900 9350 662	+		May 2007	H			32,420.00	2,420.00
Creditor #: 7 Nissan-Infiniti Lt 2901 Kinwest Pkwy Irving, TX 75063		J	Leased Vehicle Business debt: 2007 Infinity (Leased)		x			
	\bot		Value \$ 0.00	Ц		Щ	11,200.00	11,200.00
Account No. 25006126287 Creditor #: 8 Nissn Inf Lt Pob 660366 Dallas, TX 75266		w	Opened 9/13/08 Leased Vehicle Business debt: 2008 Nissan Maxima (Leased)		x			
			Value \$ 0.00				25,041.00	25,041.00
Account No.			Value \$	-				
Sheet 1 of 1 continuation sheets a Schedule of Creditors Holding Secured Clai		d to		Subto his p			109,114.00	54,114.00
2323 of Creations Holding Becared Clair	-110		(Report on Summary of Sc	Т	ota	1	645,324.00	70,890.00
			, 1			· L		

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B6E (Official Form 6E) (12/07)

,			
In re	Kurt Steven Zimny,	Case No.	
	Karla Ann Scholl		
_		, Debtors	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the abeled

column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column la "Disputed." (You may need to place an "X" in more than one of these three columns.)
Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box lab
"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report thi total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
■ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or

another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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 $B6E\ (Official\ Form\ 6E)\ (12/07)$ - Cont.

In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Wages, salaries, and commissions

							TYPE OF PRIORITY	7
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	J H H	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UZLLQULD	SPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No. Creditor #: 1 Frank Szczech 3846 N. 25th Ave. Schiller Park, IL 60176		_	02/2009 Due by Zim's Trucking Services, Inc. included for purposes of notice and discharge of personal liability, if any.	T	A T E D			0.00
Account No. Creditor #: 2 Grzegorz Nycek 6011 W. Eddy Chicago, IL 60634		-	02/2009 Due by Zim's Trucking Services, Inc. included for purposes of notice and discharge of personal liability, if any.		x		2,547.00	0.00
Account No. Creditor #: 3 Jacek Golinski 2837 N. 74 th Court Elmwood Park, IL 60707		_	02/2009 Due by Zim's Trucking Services, Inc. included for purposes of notice and discharge of personal liability, if any.		x			0.00
Account No. Creditor #: 4 John Gardocki 415 Hopkins Ave. Elgin, IL 60124		-	02/2009 Due by Zim's Trucking Services, Inc. included for purposes of notice and discharge of personal liability, if any.		x		2,190.00	965.55 0.00 2,190.00
Account No. Creditor #: 5 Liviv Chelariu 363 N. Grace Street Lombard, IL 60148		_	02/2009 Due by Zim's Trucking Services, Inc. included for purposes of notice and discharge of personal liability, if any.		x		760.86	0.00
Sheet 1 of 4 continuation sheets	attache	l d te		L Subt	ota	l l	700.00	0.00

(Total of this page)

Schedule of Creditors Holding Unsecured Priority Claims

7,871.41

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 $B6E\ (Official\ Form\ 6E)\ (12/07)$ - Cont.

In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Wages, salaries, and commissions

							TYPE OF PRIORITY	7	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGEN	UNLIQUIDA	SPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLE PRIORITY	D TO
Account No. Creditor #: 6 Lorrie Glaser			Wages due by Zim's Trucking Services, Inc. included for purposes of notice and discharge of personal liability if any.	Ϋ́	A T E D				
350 South Hickory Avenue Bartlett, IL 60103		-			х		4 202 00	0.00	4 202 00
Account No. Creditor #: 7 Malgorzata Jurczyk 8043 W. Irving Park Road Chicago, IL 60634		-	Wages due by Zim's Trucking Services, Inc. included for purposes of notice and discharge of personal liability if any.		x		1,302.00	0.00	1,302.00
Account No. Creditor #: 8 Maria P. Whoatlay			Wages due by Zim's Trucking Services, Inc. included for purposes of notice and discharge of personal liability if any.				637.50		637.50
Marla R. Wheatley 20518 S. Green Meadow Lane Frankfort, IL 60423		-	and the second s		x		2 200 00	0.00	2 200 0
Account No. Creditor #: 9 Michael J. Omott 419 E. Seegers Road, Apt. 214 Arlington Heights, IL 60005		-	Wages due by Zim's Trucking Services, Inc. included for purposes of notice and discharge of personal liability if any.		x		2,200.00 1,750.00	0.00	1,750.00
Account No. Creditor #: 10 Mojo's Dog House-Wheatley 20518 S. Green Meadow lane Frankfort, IL 60423		-	02/2009 Due by Zim's Trucking Services, Inc. included for purposes of notice and discharge of personal liability, if any.		x		3,003.00	0.00	
Shoot 2 of Atime-time 1 of	. atts -1-	4.	<u> </u>	Subt	ota	<u> </u> ւլ	3,003.00	0.00	3,003.00
Sheet 2 of 4 continuation sheets Schedule of Creditors Holding Unsecured				his	pag	ge)	8,892.50	5.55	8,892.50

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 $B6E\ (Official\ Form\ 6E)\ (12/07)$ - Cont.

In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Wages, salaries, and commissions

							TYPE OF PRIORITY	,
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGEN	UNLIQUIDAT	S P U T E	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No. Creditor #: 11 Piotr Sarkowicz 5722 W. Grace st. Chicago, IL 60634		-	02/2009 Due by Zim's Trucking Services, Inc. included for purposes of notice and discharge of personal liability, if any.	T	T E D			0.00
Account No. Creditor #: 12 Piotr Scislowicz 6925 W. 88 th Place Bridgeview, IL 60455		-	02/2009 Due by Zim's Trucking Services, Inc. included for purposes of notice and discharge of personal liability, if any.		x		2,007.56 1,776.15	0.00
Account No. Creditor #: 13 Robert Hiyane 828 W. Panorama Drive Palatine, IL 60067		-	02/2009 Due by Zim's Trucking Services, Inc. included for purposes of notice and discharge of personal liability, if any.		x		•	0.00
Account No. Creditor #: 14 Robert Ingolia 132 Wolcott Court Schaumburg, IL 60193		-	02/2009 Due by Zim's Trucking Services, Inc. included for purposes of notice and discharge of personal liability, if any.		x		2,255.15 788.00	0.00
Account No. Creditor #: 15 Ronald Howard 228 Westmore-Meyers Lombard, IL 60148		-	02/2009 Due by Zim's Trucking Services, Inc. included for purposes of notice and discharge of personal liability, if any.		x		1,317.70	0.00
Sheet 3 of 4 continuation sheets	attacka	l d to	<u> </u>	Sub	l tota	1	1,517.70	0.00
Schedule of Creditors Holding Unsecured				this	pag	(e)	8,144.56	8,144.50

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 $B6E\ (Official\ Form\ 6E)\ (12/07)$ - Cont.

In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Wages, salaries, and commissions

							TYPE OF PRIORITY	7
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C Hu	band, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONT I NG ENT	LIQUID	E	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No. Creditor #: 16 Stanford Mcdermott 3903 Warren Ave. Bellwood, IL 60104		-	02/2009 Due by Zim's Trucking Services, Inc. included for purposes of notice and discharge of personal liability, if any.	T	A T E D			0.00
Account No. Creditor #: 17 Zbigniew Korol 5012 W. Roscoe St. Chicago, IL 60641		-	02/2009 Due by Zim's Trucking Services, Inc. included for purposes of notice and discharge of personal liability, if any.		x		3,146.38 4,640.00	3,146.38 0.00 4,640.00
Account No. Creditor #: 18 Zygmunt Sarkowicz 5722 W. Grace St. Chicago, IL 60634		-	02/2009 Due by Zim's Trucking Services, Inc. included for purposes of notice and discharge of personal liability, if any.		x		1,443.65	10.00
Account No.							1,445.05	1,455.05
Account No.								
Sheet 4 of 4 continuation sheets att Schedule of Creditors Holding Unsecured Pr				-	pag Γota	ge) al	9,230.03	10.00 9,220.03 10.00 34,128.50

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B6F (Official Form 6F) (12/07)

In re	Kurt Steven Zimny, Karla Ann Scholl		Case No.	
_		Debtors	,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U N I L	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1 N T I N	Q U 	T E	AMOUNT OF CLAIM
Account No. 87563036			02/2009	Ť	D A T E		
Creditor #: 1			Business account for Zim's Trucking	F	D	-	
ADT Security Services PO Box 371967 Pittsburgh, PA 15250-7967		-			x		
							130.82
Account No. xxxx-xxxx-xxxx-8073			Business credit account.				
Creditor #: 2 Advanta Bank PO Box 8088 Philadelphia, PA 19101-8088		-			x		
							2,001.00
Account No.			Security Deposit from Tenant				
Creditor #: 3 AGW Transport 1300 Michael Drive, Suite B Wood Dale, IL 60191		-			x		
							1,600.00
Account No. 2179 Creditor #: 4 AGW Transport, Inc. 224 Burton Drive Bartlett, IL 60103		-	01/2009 Business Account for Zim's Trucking		x		
							975.00
25 continuation sheets attached			(Tota	Sul l of this	otota pa		4,706.82

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B6F (Official Form 6F) (12/07) - Cont.

In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

CDEDITORIG MANGE	С	Hu	sband, Wife, Joint, or Community	CO	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGENT	UNLIQUIDA		AMOUNT OF CLAIM
Account No.			AGW Transport, Inc.	T	A T F		
Representing: AGW Transport, Inc.			c/o Bibby Transportation Finance PO Box 100920 Atlanta, GA 30384-0920		E D		
			Atlanta, GA 30364-0920				
Account No. 61966006196600			Nov. 2007				
Creditor #: 5	1		Business line of credit; amount due is unclear				
Amcore Bank, N.A.			at time of filing; original note amount was				
501 Seventh Street		-	\$540,000, and maybe partiall secured by assets, if any, not owned by debtor.		X		
P.O. Box 1537			assets, if any, not owned by debtor.				
Rockford, IL 61110							540,000.00
Account No. 70952007095200			2007				
Creditor #: 6			Factoring company loan; incurred by Supreme Transportation Inc. in 2007; Inherited debt by				
Amcore Bank, N.A.			Zim's Trucking, Inc.		x		
1210 S. Alpine Road Rockford, IL 61108		ľ	Zim 3 Trucking, inc.		^		
ROCKIOIA, IL 61106							
							428,763.00
Account No.			Amcore Bank, N.A.				
			501 Seventh Street P.O. Box 1537				
Representing:			Rockford, IL 61110				
Amcore Bank, N.A.			interiora, in orrito				
Account No. 9802003391	1		Revolving				
Creditor #: 7			Business checking account in name of Zim's Trucking, Inc.; Overdraft fees.				
Amcore Bank, N.A.			Trucking, inc., Overdrait lees.		x		
1210 S. Alpine Road Rockford, IL 61108		[^		
Trockiora, in or roo							
							1,920.00
Sheet no. <u>1</u> of <u>25</u> sheets attached to Schedule of				ubi			970,683.00
Creditors Holding Unsecured Nonpriority Claims			(Total of the	118	pag	ge)	

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In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

CREDITOR'S NAME,	СО	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	OZH L ZG EZ	UNLLQULDAH	SPUTED	AMOUNT OF CLAIM
Account No.			Amcore Bank, N.A.	٦ [T E D		
Representing: Amcore Bank, N.A.			501 Seventh Street P.O. Box 1537 Rockford, IL 61110		D		
Account No. 24760002476001			Summer 2007	\vdash		-	
Creditor #: 8 Amcore Bank, N.A. 1210 S. Alpine Road Rockford, IL 61108		_	Line of Credit in name of Zim's Trucking, Inc.		x		83,000.00
Account No.			Amcore Bank, N.A.	-			
Representing: Amcore Bank, N.A.			501 Seventh Street P.O. Box 1537 Rockford, IL 61110				
Account No. 9802266797			Factoring account in name of Zim's Logistics,	-		-	
Creditor #: 9 Amcore Bank, N.A. 1210 S. Alpine Road Rockford, IL 61108		-	Inc		х		
							34,605.00
Account No. 3499916115623803 Creditor #: 10 Amex P.O. Box 981537 El Paso, TX 79998		Н	Opened 9/09/08 Credit account.		x		
							11,265.00
Sheet no. _2 of _25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			128,870.00

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In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

	С	Hu	sband, Wife, Joint, or Community	I c	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDAT	SPUTED	AMOUNT OF CLAIM
Account No. 1683768			01/2009	Ι'	E		
Creditor #: 11 ARC Disposal & Recycling Po Box 9001822 Louisville, KY 40290		-	Business account for Zim's Trucking		X		
Account No. 1698442			02/2009	-			191.71
Creditor #: 12 ARC Disposal & Recycling Po Box 9001822 Louisville, KY 40290		-	Business account for Zim's Trucking		x		220.25
Account No. 261038006	_		Telephone charges used for business.	-			230.35
Creditor #: 13 AT& T P.O. Box 8100 Aurora, IL 60507-8100		н	relephone charges used for business.		x		542.00
Account No. Zim's Trucking			03/2009	-			
Creditor #: 14 Barr Management Trans Romex Chek 6408 N. Western Avenue Chicago, IL 60645		_	Business account for Zim's Trucking		x		2,205.00
Account No. 3112			Opened 11/26/07	+			_,
Creditor #: 15 Bk Of Amer 4060 Ogletown/Stan Newark, DE 19713		J	Credit account.		x		
							14,477.00
Sheet no. 3 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub			17,646.06

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In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

	-			-			_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O N T I N O E) C	Q L J T D E) - -	AMOUNT OF CLAIM
Account No. USA00005949			11/2008	'	N A			
Creditor #: 16 Cargowise Deli 1699 Wall Street Mount Prospect, IL 60056		_	Business account for Zim's Trucking		T	K		1,495.45
Account No. Zim's Trucking			03/2009		t	\dagger	†	
Creditor #: 17 CB Richard Ellis Asset Services: Lisa Krumwiede 20 N. Martingale Road, Suite 100 Schaumburg, IL 60173		_	Business account for Zim's Trucking)	«		18,432.73
Account No. 546604200859			Opened 9/23/08		\dagger	\dagger	†	
Creditor #: 18 Chase Bank One Card Serv Westerville, OH 43081		w	Credit account.)	«		18,904.00
Account No. 422661035803			Opened 8/09/95		$^{+}$	\dagger	$^{+}$	
Creditor #: 19 Chase 800 Brooksedge Blv Westerville, OH 43081		н	Credit account.)	«		14,706.00
Account No. A83463299			03/2009	-	+	+	+	
Creditor #: 20 Comdata PO Box 100647 Atlanta, GA 30384		_	Business account for Zim's Trucking)	«		5,744.09
Sheet no4 of _25 _ sheets attached to Schedule of				Sul			T	F0 202 27
Creditors Holding Unsecured Nonpriority Claims			(Total	of this	s pa	ige)	L	59,282.27

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In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

GD-D-TT-0-D-(3-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-	С	Hu	sband, Wife, Joint, or Community	Гс	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C N H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	N L Q U L D	ISPUTED	AMOUNT OF CLAIM
Account No. A90343508	_		03/2009	T	A T E D		
Creditor #: 21 Comdata			Business account for Zim's Trucking	H	Ь	\vdash	
PO Box 100647 Atlanta, GA 30384		-			x		
							55.95
Account No. Zim's Trucking Service			Prior to 11/2008				
Creditor #: 22 ComED			Business account for Zim's Trucking Services				
Bill Payment Center Chicago, IL 60668-0001		-			X		
							851.37
Account No. Zim's Trucking Services			Prior to 01/2009				
Creditor #: 23 Contractor's Respource Solutions 3855 Shallowford Road Marietta, GA 30062		-	Business account for Zim's Trucking Services		x		
							15,043.54
Account No. 536			02/2009				
Creditor #: 24 Courtesy Transport, Inc. 50795 Heather Lane Elkhart, IN 46514		-	Business account for Zim's Trucking		x		
							350.00
Account No.	\downarrow		Assist Financial Services PO Box 347				
Representing: Courtesy Transport, Inc.			Madison, SD 57042				
Sheet no5 of _25_ sheets attached to Schedule o Creditors Holding Unsecured Nonpriority Claims	f		S (Total of t	L Sub his			16,300.86

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In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

CDEDITODIC MAME	C O	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. 18685	O D E B T O R	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGENT	NLIQUIDAT	I S P U T E D	AMOUNT OF CLAIM
	ł		Business account for Zim's Trucking		E D		
Creditor #: 25 D & E Transport PO Box 12588 Green Bay, WI 54307-2588		_			х		350.00
Account No. Zim's Trucking Services	┢		Prior to 12/2008	+	╁	╁	
Creditor #: 26 DCFS USA, LLC PO Box 3198 Milwaukee, WI 53201-3198		-	Business account for Zim's Trucking Services		x		1,498.93
Account No. 601100762066	-		0	-	-	-	1,430.33
Creditor #: 27 Discover Fin Pob 15316 Wilmington, DE 19850		-	Opened 10/20/00 Business credit account.		x		3,729.00
Account No. 40281006	┢		Opened 11/13/07	+	-	+	
Creditor #: 28 Discover PI Po Box 30954 Salt Lake City, UT 84130		н	Credit account.		x		18,153.00
Account No. 10890	╁		12/2008	+	+	\vdash	13,136.66
Creditor #: 29 DR Express, LLC PO Box 28827 Milwaukee, WI 53228-0827	-	_	Business Account for Zim's Trucking		x		900.00
Sheet no. 6 of 25 sheets attached to Schedule of				Sub	tota	ıl	04.000.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	24,630.93

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In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

	С	ш.,	sband, Wife, Joint, or Community	_	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Z Q U _ D	ISPUTE	AMOUNT OF CLAIM
Account No. 48442			10/2008	Т	A T E		
Creditor #: 30 Elmhurst Memorial 75 Remittance Drive, Suite 91927 Chicago, IL 60675-1927		-	Business account for Zim's Trucking Services		X		
Account No. 48664	-		10/2008				90.00
Creditor #: 31 Elmhurst Memorial 75 Remittance Drive, Suite 91927 Chicago, IL 60675-1927		-	Business account for Zim's Trucking Services		x		
							180.00
Account No. 49436 Creditor #: 32 Elmhurst Memorial 75 Remittance Drive, Suite 91927 Chicago, IL 60675-1927		-	12/2008 Business account for Zim's Trucking Services		x		180.00
Account No. 49914	╀		01/2009				180.00
Creditor #: 33 Elmhurst Memorial 75 Remittance Drive, Suite 91927 Chicago, IL 60675-1927		-	Business account for Zim's Trucking Services		x		45.00
Account No. 50846	┝		03/2009				45.00
Creditor #: 34 Elmhurst Memorial 75 Remittance Drive, Suite 91927 Chicago, IL 60675-1927	-	-	Business account for Zim's Trucking Services		x		425.00
				Ļ	L		135.00
Sheet no. 7 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of th	ubt nis j			630.00

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In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. Zim's Trucking Services	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.]	N T I N G E	OZL_QU_DAFWD	DISPUTED	AMOUNT OF CLAIM
Creditor #: 35 Ford Credit PO box 790093 Saint Louis, MO 63179-0093		-	Business account for Zim's Trucking Service	es		X		483.25
Account No. 42807365 Creditor #: 36 ford Credit PO box 790093 Saint Louis, MO 63179-0093		-	Ford Van E350 with aprox 160,000 miles in name of Zims Trucking, Inc. (Repossessed April 2009)			x		12,790.00
Account No. 758-05 Creditor #: 37 GMG Express, Inc. 16 W 455 S. Frontage Road Suite 104 Willowbrook, IL 60527		-	01/2009 Business account for Zim'a Trucking			x		350.00
Account No. 109169 Creditor #: 38 GPSNET Technologies, Inc. 3290 Jefferson Boulevard, Suite 202 Windsor N8T 2W8 Ontario		-	12/2008 Business Account for Zim's Trucking Services, Inc.			x		125.00
Account No. Zim's Trucking Service's, Inc. Creditor #: 39 Harleysville Insurance Proceesing Center PO BOX 37712 Philadelphia, PA 19101		-	prior to 10/2008 Business Account for Zim's Trucking Services, Inc.			x		404.70
Sheet no. 8 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f	1	(Tota			otal pag	- 1	14,152.95

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In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

	С	ш	sband, Wife, Joint, or Community	_	11	П	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LIQUID	ローの中して回口	AMOUNT OF CLAIM
Account No. 020934228526464			prior to 12/2008	Т	A T E		
Creditor #: 40 Hinckley Springs PO BOX 660579 Dallas, TX 75266		_	Business Account for Zim's Trucking Services, Inc.		X		15.99
Account No. 700106600128	-		Opened 11/01/94				15.99
Creditor #: 41 Hsbc/Bstby Pob 15521 Wilmington, DE 19805		J	Credit account.		x		
							1,146.00
Account No. 600430011007 Creditor #: 42 Hsbc/Menards Pob 15521 Wilmington, DE 19805		н	Opened 12/30/07 Credit account.		х		
							2,371.00
Account No. BUIFSU 0445997 Creditor #: 43 International Fidelity Insurance Co 1948 Gateway Center Drive, Ste. 143 Belvidere, IL 61008		_	Bond company for Zim's Logistic's, Inc. included for purposes of notice and discharge of personal liaiblity, if any.		x		40,000,00
Account No. 5995	-		Business Account for Zim's Trucking				10,000.00
Creditor #: 44 M&S Trailer Repair 641 Elsie Drive Melrose Park, IL 60160		_	Services, Inc.		x		197.50
Charten O of 25 short-marked to Call 11 C				,,1. <i>i</i>			197.50
Sheet no. 9 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of tl	ubt iis j			13,730.49

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In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

	С	ш.,,	sband, Wife, Joint, or Community	10	Lii	Г	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	0 0 1	H & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	L	D I S P U T E D	AMOUNT OF CLAIM
Account No. 5996			Business Account for Zim's Trucking	T	ΙĖ		
Creditor #: 45			Services, Inc.	\vdash	D	\vdash	
M&S Trailer Repair 641 Elsie Drive		_			x		
Melrose Park, IL 60160							
							20.50
Account No. 5997			Business Account for Zim's Trucking	+	T		
Creditor #: 46 M&S Trailer Repair 641 Elsie Drive Melrose Park, IL 60160		ı	Services, Inc.		x		
							85.50
Account No. 129277			11/2008				
Creditor #: 47 Marx Transport c/o Bibby Transportation Finance PO Box 100920 Atlanta, GA 30384-0920			Business Account for Zim's Trucking		x		
Account No.			Marx Transport, Inc.	+		\perp	1,850.00
Account No.			116 Fox Street				
Representing: Marx Transport			Cary, IL 60013				
Account No. 129282			11/2008				
Creditor #: 48 Marx Transport c/o Bibby Transportation Finance PO Box 100920		•	Business Account for Zim's Trucking		x		
Atlanta, GA 30384-0920							525.00
Sheet no. <u>10</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			2,481.00

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In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT I NGEN	LIQUID	SPUTED	AMOUNT OF CLAIN
Account No.	1		Marx Transport, Inc.	⊣ Ÿ	A T E		
Representing:	1		116 Fox Street		Ď		
Marx Transport			Cary, IL 60013				
Account No. 129403	_		11/2008	_			
Creditor #: 49	1		Business Account for Zim's Trucking				
Marx Transport							
c/o Bibby Transportation Finance PO Box 100920		-			X		
Atlanta, GA 30384-0920							
							1,650.00
Account No.			Marx Transport, Inc.		T		
Representing:			116 Fox Street Cary, IL 60013				
Marx Transport			Cu., y, 12 333.13				
A (N. 400074			44/0000				
Account No. 129271	4		11/2008 Business Account for Zim's Trucking				
Creditor #: 50 Marx Transport							
c/o Bibby Transportation Finance		-			X		
PO Box 100920 Atlanta, GA 30384-0920							
Atlanta, GA 30304-0920							1,650.00
Account No.			Marx Transport, Inc.	\top	t		
			116 Fox Street				
Representing:			Cary, IL 60013				
Marx Transport							
Sheet no11 of25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	?		(Total o	Sub			3,300.00

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In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. 129605 Creditor #: 51 Marx Transport c/o Bibby Transportation Finance	CODEBTOR	Hu: H W J C	DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLAIS SUBJECT TO SETOFF, SO STATE 12/2008 Business Account for Zim's Trucking) .IM	CONTINGENT	UNLIQUIDATED X	SPUTED	AMOUNT OF CLAIM
PO Box 100920 Atlanta, GA 30384-0920								1,000.00
Account No. Representing: Marx Transport			Marx Transport, Inc. 116 Fox Street Cary, IL 60013					
Account No. 129714 Creditor #: 52 Marx Transport c/o Bibby Transportation Finance PO Box 100920 Atlanta, GA 30384-0920		_	1/2009 Business Account for Zim's Trucking			x		1,640.00
Account No. Representing: Marx Transport			Marx Transport, Inc. 116 Fox Street Cary, IL 60013					
Account No. 129713 Creditor #: 53 Marx Transport c/o Bibby Transportation Finance PO Box 100920 Atlanta, GA 30384-0920		-	01/2009 Business Account for Zim's Trucking			x		2,000.00
Sheet no12_ of _25_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<u> </u>		(To	Su otal of thi		ota pag		4,640.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

CDEDITIONIC NAME	С	Hus	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		LIQUID	DISPUTED	AMOUNT OF CLAIN
Account No.			Marx Transport, Inc.	٦т	E		
Representing:			116 Fox Street Cary, IL 60013	\vdash	D		
Marx Transport			Outy, 12 00010				
Account No. 129706			01/2009	+			
Creditor #: 54			Business Account for Zim's Trucking				
Marx Transport c/o Bibby Transportation Finance		_			x		
PO Box 100920					 ^		
Atlanta, GA 30384-0920							1,100.00
Account No.			Marx Transport, Inc.				
Representing:			116 Fox Street Cary, IL 60013				
Marx Transport			Cary, IL 00013				
Account No. 129708			01/2009	_			
Creditor #: 55			Business Account for Zim's Trucking				
Marx Transport					x		
c/o Bibby Transportation Finance PO Box 100920					^		
Atlanta, GA 30384-0920							4,200.00
Account No.			Marx Transport, Inc.				
			116 Fox Street				
Representing: Marx Transport			Cary, IL 60013				
Sheet no13_ of _25_ sheets attached to Schedule of				Sub	tota	 .l	
Creditors Holding Unsecured Nonpriority Claims			(Total of				5,300.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

	l c	ш.,	sband, Wife, Joint, or Community	10	· 1 11	Пп	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C C N T I N G E N	N L G U I G D A	DISPUTED	AMOUNT OF CLAIM
Account No. 129588			12/2008	Т	I A		
Creditor #: 56 Marx Transport c/o Bibby Transportation Finance PO Box 100920 Atlanta, GA 30384-0920		-	Business Account for Zim's Trucking		X		640.00
Account No.	t		Marx Transport, Inc.		$^{+}$	\dagger	
Representing: Marx Transport			116 Fox Street Cary, IL 60013				
Account No. 129331	╁		11/2008		+	+	
Creditor #: 57 Marx Transport, Inc. 116 Fox Street Cary, IL 60013		-	Business Account for Zim's Trucking		×	(2,400.00
Account No.	┢		Marx Transport		+	+	
Representing: Marx Transport, Inc.			c/o Bibby Transportation Finance PO Box 100920 Atlanta, GA 30384-0920				
Account No. 129276			11/2008	_	+	+	
Creditor #: 58 Marx Transport, Inc. 116 Fox Street Cary, IL 60013		_	Business Account for Zim's Trucking		×	(1,850.00
						Ļ	1,050.00
Sheet no. <u>14</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sub of this			4,890.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

	С	Ни	sband, Wife, Joint, or Community	Tc	Ιυ	Ь	
AND ACCOUNT NUMBER	0 0 1	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LIQUID	DISPUTED	AMOUNT OF CLAIM
Account No.			Marx Transport]⊤	A T E D		
Representing: Marx Transport, Inc.			c/o Bibby Transportation Finance PO Box 100920 Atlanta, GA 30384-0920				
Account No.			Business expenses	+			
Creditor #: 59 Max's Trans 116 Fox Street Cary, IL 60013		-			x		
				\downarrow			5,750.00
Account No. 59369 Creditor #: 60 Meridian Mechanical PO BOX 1485 Elk Grove Village, IL 60009		_	10/2008 Business Account for Zim's Trucking Services, Inc.		x		400.00
Account No. 9673			Business Account for Zim's Trucking	+			109.36
Creditor #: 61 MIS Choice 1699 Wall street, Suite 602 Mount Prospect, IL 60056		_	Services, Inc.		x		1,900.00
Account No. 10056			Business Account for Zim's Trucking	+			1,900.00
Creditor #: 62 MIS Choice 1699 Wall street, Suite 602 Mount Prospect, IL 60056		-	Services, Inc.		x		
				\perp		L	550.00
Sheet no. <u>15</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Subt this			8,309.36

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B6F (Official Form 6F) (12/07) - Cont.

In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

		_			_	_	
CREDITOR'S NAME,	0		sband, Wife, Joint, or Community				
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG E N	C	S P U T E	AMOUNT OF CLAIM
Account No. 10037			Business Account for Zim's Trucking	٦	I A		
Creditor #: 63 MIS Choice 1699 Wall street, Suite 602 Mount Prospect, IL 60056		_	Services, Inc.)	T	
Account No. 10057			Business Account for Zim's Trucking	+	\downarrow	+	80.29
Creditor #: 64 MIS Choice 1699 Wall street, Suite 602 Mount Prospect, IL 60056		_	Services, Inc.		>	(
							795.00
Account No. 3936 Creditor #: 65 MP Trailer Repair, LTD. PO BOX 931 Wood Dale, IL 60191		_	Business Account for Zim's Trucking Services, Inc.		,	(
							986.75
Account No. 3874 Creditor #: 66 MP Trailer Repair, LTD. PO BOX 931 Wood Dale, IL 60191		_	Business Account for Zim's Trucking Services, Inc.		>	(1,019.00
Account No. Zim's Trucking Services, Inc.			Business Account for Zim's Trucking		+	+	1,019.00
Creditor #: 67 Nicor PO BOX 416 Aurora, IL 60568		_	Services, Inc.		>	(2,053.98
Sheet no. 16 of 25 sheets attached to Schedule of				Sub	otot	al	,
Creditors Holding Unsecured Nonpriority Claims			(Total o				4,935.02

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B6F (Official Form 6F) (12/07) - Cont.

In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

	С	ш	sband, Wife, Joint, or Community	1	11	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDAT	SPUTED	AMOUNT OF CLAIM
Account No. 654/08			11/2008		E		
Creditor #: 68 Nicpon Corporation PO Box 1389 Houston, TX 77251-1389		-	Business Account for Zim's Trucking		X		1,890.00
Account No. 25005452264	_		Opened 8/02/03	+		┡	1,090.00
Creditor #: 69 Nissn Inf Lt Pob 660366 Dallas, TX 75266		н	Lease vehicle; was paid off aprox. August/Sept. 2008; credit report shows a \$1,157 balance; debtor not in possession of vehicle.		x		0.00
Account No. 0003772096	_		Opened 9/27/02	-	_	_	0.00
Creditor #: 70 Nordstromfsb Po Box 13589 Scottsdale, AZ 85267		w	Business credit account.		x		3,797.00
Account No. Zim's Trucking Services, Inc.			Business Account for Zim's Trucking	+		-	0,101100
Creditor #: 71 Office Depot PO BOX 689020 Des Moines, IA 50368		-	Services, Inc.		x		8,529.60
Account No. 50167	\vdash		Business Account for Zim's Trucking	+	\vdash	\vdash	
Creditor #: 72 On Hold Technologies 2247 West Palm Beach Suite 110 West Palm Beach, FL 33409		_	Services, Inc.		x		33.00
Sheet no17_ of _25_ sheets attached to Schedule of	<u> </u>		<u>l</u>	Sub	tota	1 1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				14,249.60

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In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

	С	Ни	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. Zim's Trucking Services, Inc,	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. Business Account for Zim's Trucking	CONTINGENT	NLIQUIDAT	I SPUTE	AMOUNT OF CLAIM
Creditor #: 73	1		Services, Inc.		E D		
Paetec PO BOX 3243 Milwaukee, WI 53201		-			х		4 004 40
	_			_	_		1,021.42
Account No. 7659414 Creditor #: 74 Paetec PO BOX 3243 Milwaukee, WI 53201		-	Business Account for Zim's Trucking Services, Inc.		x		
							883.89
Account No. 3390804 Creditor #: 75 Personnel Concepts PO BOX 9003 San Dimas, CA 91773		-	Business Account for Zim's Trucking Services, Inc.		x		201.85
Account No.	╁		Courier fees and charges for business.		\vdash		201.03
Creditor #: 76 Pony Express 279 Meribel Court Schaumburg, IL 60194		-			x		11 615 00
Account No. 1439	+		02/09	+		\perp	11,615.00
Creditor #: 77 Prosport Express, Inc 2260 Landmeier Road, Suite E Elk Grove Village, IL 60007		_	Business account for Zim's Trucking		x		325.00
Sheet no. 18 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			14,047.16

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B6F (Official Form 6F) (12/07) - Cont.

In re	Kurt Steven Zimny,	Case No
	Karla Ann Scholl	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDAT	T E	AMOUNT OF CLAIM
Account No. Representing: Prosport Express, Inc			Riviera Finance 22331 Network Place Chicago, IL 60673-1223		T E D		
Account No. ZTRT01 Creditor #: 78 Rapid Transportation Services, Inc. PO Box 25229 Anaheim, CA 92825-5229		_	02/2009 Business account for Zim's Trucking		x		325.00
Account No. Representing: Rapid Transportation Services, Inc.			Orange Commercial Credit PO Box 25229 Anaheim, CA 92825-5229				
Account No. 0928633 Creditor #: 79 Roscoe PO BOX 4804 Chicago, IL 60680		_	Business Account for Zim's Trucking Services, Inc.		x		89.45
Account No. 0931980 Creditor #: 80 Roscoe PO BOX 4804 Chicago, IL 60680		-	Business Account for Zim's Trucking Services, Inc.		x		84.83
Sheet no. <u>19</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub his			499.28

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B6F (Official Form 6F) (12/07) - Cont.

In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

	10	LI.	shand Wife Joint or Community	1.	U	D	<u> </u>
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. 0935371	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. Business Account for Zim's Trucking	CONTIL NGENT	L I Q	ISPUTED	AMOUNT OF CLAIM
Creditor #: 81	1		Services, Inc.	L	Ď	<u> </u>	
Roscoe PO BOX 4804 Chicago, IL 60680		-			Х		
					┖		90.55
Account No. 0938775 Creditor #: 82 Roscoe PO BOX 4804 Chicago, IL 60680		-	Business Account for Zim's Trucking Services, Inc.		X		
							85.93
Account No. 0942155 Creditor #: 83 Roscoe PO BOX 4804 Chicago, IL 60680		-	Business Account for Zim's Trucking Services, Inc.		x		
Account No. 0945558 Creditor #: 84 Roscoe PO BOX 4804 Chicago, IL 60680		_	Business Account for Zim's Trucking Services, Inc.		×		91.84
							85.93
Account No. Zim's Trucking Servicing, Inc. Creditor #: 85 Runge Paper Company 2201 Arthur Ave. Elk Grove Village, IL 60007		-	Business Account for Zim's Trucking Services, Inc.		x		120.00
Sheet no. _20 of _25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	_		(Total	Sub			474.25

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B6F (Official Form 6F) (12/07) - Cont.

In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

	С	ш.,	sband, Wife, Joint, or Community	16	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CORFIRGER	UNLIQUIDAT	I SPUTE	AMOUNT OF CLAIM
Account No. 7000074	1		12/2008	'	Ė		
Creditor #: 86 Stefania Kindzierski 3746 N. Oriole Avenue Chicago, IL 60634		-	Business account for Zim's Trucking		X		
							1,450.00
Account No. 7000075 Creditor #: 87 Stefania Kindzierski 3746 N. Oriole Avenue Chicago, IL 60634		-	12/2008 Business account for Zim's Trucking		x		
							550.00
Account No. 7000085 Creditor #: 88 Stefania Kindzierski 3746 N. Oriole Avenue Chicago, IL 60634		-	01/2009 Business account for Zim's Trucking		х		800.00
Account No. 7000084	╁		01/2009	-			800.00
Creditor #: 89 Stefania Kindzierski 3746 N. Oriole Avenue Chicago, IL 60634		-	Business account for Zim's Trucking		x		120.00
Account No. Zim's Trucking Servicing, Inc. Creditor #: 90 Taxes Withheld 1401 E. Oakton Ave. Des Plaines, IL 60018		-	Business Account for Zim's Trucking Services, Inc.		х		120.00
							350.00
Sheet no. 21 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			3,270.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

CREDITOR'S NAME,	l c	Hu	sband, Wife, Joint, or Community	- C	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDAT	ΙĿ	AMOUNT OF CLAIM
Account No. Zim's Trucking Servicing, Inc.			Business Account for Zim's Trucking	Т	T		
Creditor #: 91 Taxes Withheld 1401 E. Oakton Ave. Des Plaines, IL 60018		-	Services, Inc.		X		100.00
Account No. Zim's Trucking Servicing, Inc,			Business Account for Zim's Trucking				
Creditor #: 92 Taxes Withheld 1401 E. Oakton Ave. Des Plaines, IL 60018		-	Services, Inc.		x		425.00
A (N. 4404	╀	╀	00/0000	+	_		
Account No. 1424 Creditor #: 93 Timex Logistics Co 6554 S. Homan Avenue Chicago, IL 60629		-	02/2009 Business account for Zim's Trucking		x		325.00
Account No.			Assist Financial Services				
Representing: Timex Logistics Co			PO Box 347 Madison, SD 57042				
Account No. 00391069			Business Account for Zim's Trucking				
Creditor #: 94 TNT USA, Inc. PO BOX 710746 Columbus, OH 43271		<u>-</u>	Services, Inc.		х		9.65
Sheet no. 22 of 25 sheets attached to Schedule of				Subt	ota	1	859.65
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	e)	059.05

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B6F (Official Form 6F) (12/07) - Cont.

In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

-							
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CO	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT - NG EN	LLQULD	SPUTED	AMOUNT OF CLAIM
Account No. 00389864			Business Account for Zim's Trucking	Т	A T E D		
Creditor #: 95 TNT USA, Inc. PO BOX 710746 Columbus, OH 43271		-	Services, Inc.		X		100,00
Account No. 20795124			Business Account for Zim's Trucking			├	100.00
Creditor #: 96 Transcore Commercial PO BOX 8500 Philadelphia, PA 19178		-	Services, Inc.		x		420.00
Account No. 20846754			Business Account for Zim's Trucking			┝	
Creditor #: 97 Transcore Commercial PO BOX 8500 Philadelphia, PA 19178		-	Services, Inc.		x		
							455.00
Account No. 199371171133 Creditor #: 98 U.S. Bank 1953 N Clybourn Chicago, IL 60614		-	Line of Credit used for overdraft protection. In name of Zim's Trucking, Inc.		x		
							1,349.00
Account No. 8755 Creditor #: 99 United Business Corporation 405 Beechwood Drive Westmont, IL 60559		-	02/2009 Business account for Zim's Trucking		x		325.00
Sharana 22 of 25 oh 4 4 1 14 Shaha 6						<u></u>	323.00
Sheet no. 23 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	ubt nis j			2,649.00

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In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community	С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O N T I N G E N	U N L I Q U I D A T	ISPUTED	AMOUNT OF CLAIM
Account No. 0000Y13015508			Business Account for Zim's Trucking		E D		
Creditor #: 100 UPS			Services, Inc.	-	В	+	
Lockbox 577 Carol Stream, IL 60132		-			X		
							88.81
Account No. 0000Y13015069	4		Business Account for Zim's Trucking Services, Inc.				
Creditor #: 101 UPS			Services, inc.				
Lockbox 577 Carol Stream, IL 60132		-			X		
							14.04
Account No. 442828886725			Opened 8/01/03		T	T	
Creditor #: 102 Us Bank Cb Disputes Saint Louis, MO 63166		н	Credit account.		×		
							11,542.00
Account No. 472183			Business Account for Zim's Trucking		T		
Creditor #: 103 Wentworth Tire 300 N. York Road Bensenville, IL 60106		-	Services, Inc.		X		
							380.98
Account No. 472185 Creditor #: 104 Wentworth Tire 300 N. York Road Bensenville, IL 60106		_	Business Account for Zim's Trucking Services, Inc.		×		
							396.00
Sheet no. _24 _ of _25 _ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total	Sub			12,421.83

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In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

	С	Нп	sband, Wife, Joint, or Community	l c	: 1	u T	рΙ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLAIS SUBJECT TO SETOFF, SO STATI	AIM I		L Q U	DISPUTED	AMOUNT OF CLAIM
Account No. 468326			Business Account for Zim's Trucking	T T		D A T E D	Ì	
Creditor #: 105 Wentworth Tire 300 N. York Road Bensenville, IL 60106		_	Services, Inc.		Ť	X		
								351.35
Account No. 473335 Creditor #: 106 Wentworth Tire 300 N. York Road Bensenville, IL 60106		_	Business Account for Zim's Trucking Services, Inc.			x		
								347.98
Account No. 407110000047			Opened 6/28/01					
Creditor #: 107 Wff Cards Po Box 5943 Sioux Falls, SD 57117		w	Credit account.			x		
								10,000.00
Account No. 585637068848 Creditor #: 108 Wfnnb/Roompl Po Box 182273 - Wf Columbus, OH 43218		н	Opened 9/14/02 Credit account.			x		
								1,850.00
Account No. Zim's Trucking Servicing, Inc. Creditor #: 109 XTRA Lease 320 W. Touhy Ave. Des Plaines, IL 60018		_	Business Account for Zim's Trucking Services, Inc.; Repossessed trailers.			x		
								16,860.00
Sheet no. 25 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Sub Fotal of this			- 1	29,409.33
			(Report on Summa			otal iles	- 1	1,362,368.86

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B6G (Official Form 6G) (12/07)

In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

CBRE 20 N. Martingale Rd., Ste. 100 Schaumburg, IL 60173 Commercial lease for Zim's Trucking, Inc. for 1300 Michael, Woodale, Illinois. Lease does not contain personal guarantee, but included herein for purposes of notice and discharge should any personal guarantee claim arise.

Katerine Gibbons Morgan Stanley 4400 S. LaSalle St., Ste. 3700 Chicago, IL 60605 Duplicate; double notice to CBRE regarding commercial lease

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B6H (Official Form 6H) (12/07)

In re	Kurt Steven Zimny,	Case No.
	Karla Ann Scholl	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

	Kurt Steven Zimny			
In re	Karla Ann Scholl		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE				
Married	RELATIONSHIP(S): None.	AGE(S):			
Employment:	DEBTOR		SPOUSE		
Occupation	Manager - Trucking	Medical Techno	ologist/Cons	ultant	
Name of Employer	Flash Express, Inc.	Premier Pol Co	nsultants, Lt	d.	
How long employed	March 2009 to present	May 2005 to pro	esent		
Address of Employer	2182 Gladstone Drive Glendale Heights, IL 60139	43 Chestnut Co Elgin, IL 60120			
	rage or projected monthly income at time case filed)		DEBTOR		SPOUSE
	ry, and commissions (Prorate if not paid monthly)	\$	0.00	\$	0.00
2. Estimate monthly overtime	e	\$	0.00	\$	0.00
3. SUBTOTAL		\$	0.00	\$	0.00
4. LESS PAYROLL DEDUC					
 a. Payroll taxes and soc 	cial security	\$	0.00	\$	0.00
b. Insurance		\$	0.00	\$	0.00
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROL	LL DEDUCTIONS	\$	0.00	\$	0.00
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	0.00	\$	0.00
	ration of business or profession or farm (Attach detailed state	ement) \$	5,338.00	\$	986.00
8. Income from real property	,	\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed above		or that of \$	0.00	\$	0.00
11. Social security or govern (Specify):	ment assistance	\$	0.00	\$	0.00
		\$	0.00	\$	0.00
12. Pension or retirement inc	come	\$	0.00	\$	0.00
13. Other monthly income (Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	5,338.00	\$	986.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	5,338.00	\$	986.00
16. COMBINED AVERAGE	E MONTHLY INCOME: (Combine column totals from line	15)	\$	6,324.0)0

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

The split between debtor and co-debtor's income is estimated on their respective percentages from the combined income listed in their Business Income & Expense Report.

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B6J (Official Form 6J) (12/07)

In re	Kurt Steven Zimny Karla Ann Scholl		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		ge monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	4,985.00
a. Are real estate taxes included? Yes No _X_	· 	·
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	75.00
4. Food	\$	350.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	40.00
7. Medical and dental expenses	\$	300.00
8. Transportation (not including car payments)	\$	0.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	-	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	102.00
c. Health	\$	0.00
d. Auto	\$	250.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	700.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	6,877.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Ψ	0,011100
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
Tonowing the fining of this document.		
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	6,324.00
b. Average monthly expenses from Line 18 above	\$	6,877.00
c. Monthly net income (a. minus b.)	\$	-553.00
o. Informing not modifie (a. minus o.)	Ψ	555.50

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Kurt Steven Zimny Karla Ann Scholl		Case No.	
		Debtor(s)	Chapter	7
			_	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

	DECLARATION UNDER	PENALTY (OF PERJURY BY INDIVIDUAL DEBTOR
			ad the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	April 20, 2009	Signature	/s/ Kurt Steven Zimny Kurt Steven Zimny Debtor
Date	April 20, 2009	Signature	/s/ Karla Ann Scholl Karla Ann Scholl Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Kurt Steven Zimny Karla Ann Scholl		Case No.	Io.
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$38,787.00 2007: Total Income from Trucking & Medical Tech. Consulting \$80,783.00 2008: Total Income from Trucking & Medical Tech. Consulting

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$148,890.00	2007: Gross Income from Premier Pol Consultants (Wife)
\$3,215,111.00	2007: Gross Income from Zim's Trucking, Inc. (Husband)
\$8,418.00	2007: Gross Income from Zim's Logistics, Inc.
\$137,125.00	2008: Gross Income from Premier Pol Consultants, LTD.
\$3,564,610.00	2008: Gross Income from Zim's Trucking, Inc.
\$158.056.00	2008: Gross Income from Zim's Logistics, Inc.

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Countywide Home Loans PO Box 650070 Dallas, TX 75265-0070	DATES OF PAYMENTS/ TRANSFERS 1st of Every Month	AMOUNT PAID OR VALUE OF TRANSFERS \$3,473.00	AMOUNT STILL OWING \$314,815.00
CBRE 20 N. Martingale Rd., Ste. 100	\$10,300 - February 2009 (Corporate debt)	\$0.00	\$0.00
Schaumburg, IL 60173	\$14,300 - January 2009 (Corporate debt)		
DCFS USA, LLC	Jan. 2009: Aprox. \$4,410	\$0.00	\$0.00
PO Box 3198	(Corporate debt)		
Milwaukee, WI 53201-3198	Feb. 2009: Aprox. \$1,462 (Corporate debt)		
Amcore Bank, N.A.	Amcore Bank worked as a	\$487,413.00	\$0.00
1210 S. Alpine Road	factoring company for		
Rockford, IL 61108	Zim's Trucking, Inc. As of aprox. January 2009,		
	Amcore has withdrawn or		
	otherwise kept \$487,413 of		
	Zim's Trucking, Inc.'s gross		
	deposits.		

3

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

STATUS OR

AND LOCATION

DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None П

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION.

FORECLOSURE SALE. TRANSFER OR RETURN

March 2009

DESCRIPTION AND VALUE OF

PROPERTY

Six 53 foot trailers: leased with option to purchase; vol. repos in March 2009; aprox. value at time of repossession aprox \$1,700 per trailer (\$10,200 total); had outstanding balance on loan

of aprox. \$15,000.

Daimler Chrysler CIMS 718-00-00

320 W. Touhy Ave. Des Plaines, IL 60018

XTRA Lease

NAME AND ADDRESS OF

CREDITOR OR SELLER

1011 Warrenville Rd., Ste. 600

Lisle, IL 60532-0354

March 2009

One 2004 Western Start trucks & one 2002 Freightliner truckers: vol. repos in March 2009. Value of Western Start aprox. \$30,000 and value

of Freightliner aprox. \$10,000. Both had loan encumbering same with Daimler Chrysler.

Ford Credit PO Box 790093 Saint Louis, MO 63179 April 2009

Business Debt: Ford Van E350 with aprox 160,000 miles in name of Zims Trucking, Inc.

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

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None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
Kaplan Law Offices, P.C.
4043 Demoster

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

March 10, 2009 \$500.00

Skokie, IL 60076

Kaplan Law Offices, P.C. 4043 Dempster

March 19, 2009

\$800.00

Kaplan Law Offices, P.C.

March 29, 2009

\$1,000.00

4043 Dempster Skokie, IL 60076

Skokie, IL 60076

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

5

NAME AND ADDRESS OF INSTITUTION 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

SITE WAIVIE AND ADDRESS

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18 . Nature, location and name of business

LAST FOUR DIGITS OF

None

Consultants, Ltd.

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. **BEGINNING AND** NATURE OF BUSINESS NAME (ITIN)/ COMPLETE EIN **ADDRESS ENDING DATES** 1300 Michael Drive Zim's Trucking 20-2950824 **Trucking** April 26, 2005 to Wood Dale, IL 60191 March 2009 Service, Inc. 20-8589926 1300 Michael Drive **Brokerage of Trucking** March 2007 to April Zim's Logistics, Inc. Wood Dale, IL 60191 Routs 2009 **Premier Pol** 20-2954348 **43 Chestnut Court Labratory Consultant** May 2005 to present

Elgin, IL 60120

7

BEGINNING AND

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN **ADDRESS** NATURE OF BUSINESS NAME **ENDING DATES** 2182 Gladstone Drive Flash Express, Inc. 80-0361013 **Trucking** March 3, 2009 to

Glendale Heights, IL 60139 present

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

ADDRESS NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS **Taxes WithHeld** 1401 E. Oakton St., Unit 4 Des Plaines, IL 60018

DATES SERVICES RENDERED 2007 and 2008 income tax returns, personal and corporate.

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books

of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

ADDRESS NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY **RECORDS**

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NATURE OF INTEREST PERCENTAGE OF INTEREST NAME AND ADDRESS

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE TITLE OF STOCK OWNERSHIP NAME AND ADDRESS

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	April 20, 2009	Signature	/s/ Kurt Steven Zimny	
		-	Kurt Steven Zimny Debtor	
Date	April 20, 2009	Signature	/s/ Karla Ann Scholl	
Date	April 20, 2003	Signature	Karla Ann Scholl	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

	Kurt Steven Zimny			
In re	Karla Ann Scholl		Case No.	
		Debtor(s)	Chapter	7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

property of the estate. Traden a	aditional pages if nev	5000al j. ij	
Property No. 1			
Creditor's Name: 5th 3rd Bk		Describe Property Securing Debt: Residence/Single Family Home 43 Chestnut Court Elgin, Illinois 60120	
Property will be (check one):			
☐ Surrendered	■ Retained		
If retaining the property, I intend to (check ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
■ Claimed as Exempt		☐ Not claimed as exempt	
Property No. 2]	
Creditor's Name: Countrywide		Describe Property Securing Debt: Residence/Single Family Home 43 Chestnut Court Elgin, Illinois 60120	
Property will be (check one): ☐ Surrendered	■ Retained		
If retaining the property, I intend to (check ☐ Redeem the property ☐ Reaffirm the debt			
☐ Other. Explain	(for example, avo	oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
■ Claimed as Exempt		☐ Not claimed as exempt	

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Page 2 B8 (Form 8) (12/08) Property No. 3 **Creditor's Name: Describe Property Securing Debt:** Business Debt: Two 2002 Freightliner in name of Zims DCFS USA, LLC Trucking, Inc. aprox. 750,000 miles (Each worth aprox. \$10,000) Property will be (check one): ■ Surrendered ☐ Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt (for example, avoid lien using 11 U.S.C. § 522(f)). ☐ Other. Explain Property is (check one): ☐ Claimed as Exempt ■ Not claimed as exempt Property No. 4 Creditor's Name: **Describe Property Securing Debt:** DCFS USA. LLC Business Debt: 2003 Freightliner with aprox. 700,000 miles in name of Zims Trucking, Inc. Property will be (check one): ■ Surrendered ☐ Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain ______ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): ■ Not claimed as exempt ☐ Claimed as Exempt Property No. 5 Creditor's Name: **Describe Property Securing Debt:** Business debt: 2004 Western Star Truck with aprox. 650,000 DCFS USA, LLC miles in name of Zims Trucking, Inc. Property will be (check one): ■ Surrendered ☐ Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain ______ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): ■ Claimed as Exempt ☐ Not claimed as exempt

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B8 (Form 8) (12/08)		_	Page 3
Property No. 6			
Creditor's Name: Meadows Credit Union		Describe Property Securing Debt: 2006 Mercedes SLK 350	
Property will be (check one):			
☐ Surrendered	■ Retained		
If retaining the property, I intend to (ch ☐ Redeem the property ■ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
☐ Claimed as Exempt		■ Not claimed as exempt	
Property No. 7			
Creditor's Name: Nissan-Infiniti Lt		Describe Property Securing Debt: Business debt: 2007 Infinity (Leased)	
Property will be (check one):			
☐ Surrendered	■ Retained		
If retaining the property, I intend to (ch ☐ Redeem the property ■ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
☐ Claimed as Exempt		■ Not claimed as exempt	

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B8 (Form 8) (12/08)			Page 4
Property No. 8			
Creditor's Name: Nissn Inf Lt		Describe Property Securing Debt: Business debt: 2008 Nissan Maxima (Leased)	
Property will be (check one): ☐ Surrendered	■ Retained		
If retaining the property, I intend to (check ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		void lien using 11 U.S.C	. § 522(f)).
Property is (check one): ☐ Claimed as Exempt	•	■ Not claimed as exe	
PART B - Personal property subject to un Attach additional pages if necessary.)	expired leases. (All thre	ee columns of Part B mu	st be completed for each unexpired lease.
Property No. 1			
Lessor's Name: -NONE-	Describe Leased Pr	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
I declare under penalty of perjury that to personal property subject to an unexpirate April 20, 2009		/ intention as to any pr /s/ Kurt Steven Zimny Kurt Steven Zimny Debtor	operty of my estate securing a debt and/or
Date April 20, 2009	Signature	/s/ Karla Ann Scholl Karla Ann Scholl Joint Debtor	

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United States Bankruptcy Court
Northern District of Illinois

In re	Kurt Steven Zimny Karla Ann Scholl		Case No.	
mic	Talla Auti Gollon	Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENS	SATION OF ATTOI	RNEY FOR DE	(RTOR(S)
C	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule ompensation paid to me within one year before the filing e rendered on behalf of the debtor(s) in contemplation of	2016(b), I certify that I ag of the petition in bankruptcy	m the attorney for y, or agreed to be paid	the above-named debtor and that d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	2,001.00
	Prior to the filing of this statement I have received		\$	2,001.00
	Balance Due		\$	0.00
2. \$	299.00 of the filing fee has been paid.			
3. T	he source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. T	he source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5. I	I have not agreed to share the above-disclosed compen	nsation with any other person	unless they are memb	pers and associates of my law firm.
	I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name			
6. I	n return for the above-disclosed fee, I have agreed to rend	der legal service for all aspect	s of the bankruptcy c	ase, including:
b. c.	Analysis of the debtor's financial situation, and rendering Preparation and filing of any petition, schedules, staten Representation of the debtor at the meeting of creditors [Other provisions as needed] Negotiations with secured creditors to recreaffirmation agreements and applications 522(f)(2)(A) for avoidance of liens on house	nent of affairs and plan which s and confirmation hearing, and duce to market value; exc s as needed; preparatior	n may be required; and any adjourned hea emption planning;	rings thereof;
7. B	y agreement with the debtor(s), the above-disclosed fee d Representation of the debtors in any discl any other adversary proceeding.			es, relief from stay actions or
		CERTIFICATION		
	certify that the foregoing is a complete statement of any a nkruptcy proceeding.	agreement or arrangement for	payment to me for re	presentation of the debtor(s) in
Dated:	April 20, 2009		lan (Kaplan Law O	
		Kaplan Law Offic 4043 Dempster Skokie, IL 60076	·	ces, P.C.) 6272494
		847-676-8600 Fa ayk@ameritech.r		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

X Offices, P.C.)

Signature of Attorney

/s/ Alexey Y. Kaplan (Kaplan Law

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Address:		
4043 Dempster		
Skokie, IL 60076		
847-676-8600		
ayk@ameritech.net		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) has		
Kurt Steven Zimny		
Karla Ann Scholl	X /s/ Kurt Steven Zimny	April 20, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Karla Ann Scholl	April 20, 2009
	Signature of Joint Debtor (if any)	Date

Alexey Y. Kaplan (Kaplan Law Offices, P.C.)

6272494

Printed Name of Attorney

April 20, 2009

Date

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United States Bankruptcy Court Northern District of Illinois

	Kurt Steven Zimny				
In re	Karla Ann Scholl	Debtor(s)	Case No. Chapter	7	
	VE	ERIFICATION OF CREDITOR MA	TRIX		
		Number of C	Number of Creditors:		
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of creditor	rs is true and	correct to the best of my	
Date:	April 20, 2009	/s/ Kurt Steven Zimny Kurt Steven Zimny			
		Signature of Debtor			
Date:	April 20, 2009	/s/ Karla Ann Scholl			
		Karla Ann Scholl			

Signature of Debtor

5th 3rd Bk 38 Fountain Sq Pl Cincinnati, OH 45202

ADT Security Services PO Box 371967 Pittsburgh, PA 15250-7967

Advanta Bank PO Box 8088 Philadelphia, PA 19101-8088

AGW Transport 1300 Michael Drive, Suite B Wood Dale, IL 60191

AGW Transport, Inc. 224 Burton Drive Bartlett, IL 60103

AGW Transport, Inc. c/o Bibby Transportation Finance PO Box 100920 Atlanta, GA 30384-0920

Amcore Bank, N.A. 501 Seventh Street P.O. Box 1537 Rockford, IL 61110

Amcore Bank, N.A. 1210 S. Alpine Road Rockford, IL 61108

Amcore Bank, N.A. 1210 S. Alpine Road Rockford, IL 61108

Amcore Bank, N.A. 1210 S. Alpine Road Rockford, IL 61108

Amcore Bank, N.A. 1210 S. Alpine Road Rockford, IL 61108 Amcore Bank, N.A. 501 Seventh Street P.O. Box 1537 Rockford, IL 61110

Amcore Bank, N.A. 501 Seventh Street P.O. Box 1537 Rockford, IL 61110

Amcore Bank, N.A. 501 Seventh Street P.O. Box 1537 Rockford, IL 61110

Amex P.O. Box 981537 El Paso, TX 79998

ARC Disposal & Recycling Po Box 9001822 Louisville, KY 40290

ARC Disposal & Recycling Po Box 9001822 Louisville, KY 40290

Assist Financial Services PO Box 347 Madison, SD 57042

Assist Financial Services PO Box 347 Madison, SD 57042

AT& T P.O. Box 8100 Aurora, IL 60507-8100

Barr Management Trans Romex Chek 6408 N. Western Avenue Chicago, IL 60645 Bk Of Amer 4060 Ogletown/Stan Newark, DE 19713

Cargowise Deli 1699 Wall Street Mount Prospect, IL 60056

CB Richard Ellis Asset Services: Lisa Krumwiede 20 N. Martingale Road, Suite 100 Schaumburg, IL 60173

CBRE 20 N. Martingale Rd., Ste. 100 Schaumburg, IL 60173

Chase Bank One Card Serv Westerville, OH 43081

Chase 800 Brooksedge Blv Westerville, OH 43081

Comdata PO Box 100647 Atlanta, GA 30384

Comdata PO Box 100647 Atlanta, GA 30384

ComED
Bill Payment Center
Chicago, IL 60668-0001

Contractor's Respource Solutions 3855 Shallowford Road Marietta, GA 30062

Countrywide 450 American St Simi Valley, CA 93065 Courtesy Transport, Inc. 50795 Heather Lane Elkhart, IN 46514

D & E Transport PO Box 12588 Green Bay, WI 54307-2588

DCFS USA, LLC PO Box 3198 Milwaukee, WI 53201-3198

DCFS USA, LLC PO Box 3198 Milwaukee, WI 53201-3198

DCFS USA, LLC PO Box 3198 Milwaukee, WI 53201-3198

DCFS USA, LLC PO Box 3198 Milwaukee, WI 53201-3198

Discover Fin Pob 15316 Wilmington, DE 19850

Discover Pl Po Box 30954 Salt Lake City, UT 84130

DR Express, LLC PO Box 28827 Milwaukee, WI 53228-0827

Elmhurst Memorial 75 Remittance Drive, Suite 91927 Chicago, IL 60675-1927

Elmhurst Memorial 75 Remittance Drive, Suite 91927 Chicago, IL 60675-1927 Elmhurst Memorial 75 Remittance Drive, Suite 91927 Chicago, IL 60675-1927

Elmhurst Memorial 75 Remittance Drive, Suite 91927 Chicago, IL 60675-1927

Elmhurst Memorial 75 Remittance Drive, Suite 91927 Chicago, IL 60675-1927

Ford Credit PO box 790093 Saint Louis, MO 63179-0093

ford Credit PO box 790093 Saint Louis, MO 63179-0093

Frank Szczech 3846 N. 25th Ave. Schiller Park, IL 60176

GMG Express, Inc. 16 W 455 S. Frontage Road Suite 104 Willowbrook, IL 60527

GPSNET Technologies, Inc. 3290 Jefferson Boulevard, Suite 202 Windsor N8T 2W8 Ontario

Grzegorz Nycek 6011 W. Eddy Chicago, IL 60634

Harleysville Insurance Proceesing Center PO BOX 37712 Philadelphia, PA 19101

Hinckley Springs PO BOX 660579 Dallas, TX 75266 Hsbc/Bstby Pob 15521 Wilmington, DE 19805

Hsbc/Menards Pob 15521 Wilmington, DE 19805

International Fidelity Insurance Co 1948 Gateway Center Drive, Ste. 143 Belvidere, IL 61008

Jacek Golinski 2837 N. 74 th Court Elmwood Park, IL 60707

John Gardocki 415 Hopkins Ave. Elgin, IL 60124

Katerine Gibbons Morgan Stanley 4400 S. LaSalle St., Ste. 3700 Chicago, IL 60605

Liviv Chelariu 363 N. Grace Street Lombard, IL 60148

Lorrie Glaser 350 South Hickory Avenue Bartlett, IL 60103

M&S Trailer Repair 641 Elsie Drive Melrose Park, IL 60160

M&S Trailer Repair 641 Elsie Drive Melrose Park, IL 60160

M&S Trailer Repair 641 Elsie Drive Melrose Park, IL 60160 Malgorzata Jurczyk 8043 W. Irving Park Road Chicago, IL 60634

Marla R. Wheatley 20518 S. Green Meadow Lane Frankfort, IL 60423

Marx Transport c/o Bibby Transportation Finance PO Box 100920 Atlanta, GA 30384-0920

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Marx Transport c/o Bibby Transportation Finance PO Box 100920 Atlanta, GA 30384-0920

Marx Transport, Inc. 116 Fox Street Cary, IL 60013

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Marx Transport, Inc. 116 Fox Street Cary, IL 60013

Marx Transport, Inc. 116 Fox Street Cary, IL 60013

Max's Trans 116 Fox Street Cary, IL 60013

Meadows Credit Union 3350 Salt Creek Lane Ste. 100 Arlington Heights, IL 60005

Meridian Mechanical PO BOX 1485 Elk Grove Village, IL 60009

Michael J. Omott 419 E. Seegers Road, Apt. 214 Arlington Heights, IL 60005 MIS Choice 1699 Wall street, Suite 602 Mount Prospect, IL 60056

MIS Choice 1699 Wall street, Suite 602 Mount Prospect, IL 60056

MIS Choice 1699 Wall street, Suite 602 Mount Prospect, IL 60056

MIS Choice 1699 Wall street, Suite 602 Mount Prospect, IL 60056

Mojo's Dog House-Wheatley 20518 S. Green Meadow lane Frankfort, IL 60423

MP Trailer Repair, LTD. PO BOX 931 Wood Dale, IL 60191

MP Trailer Repair, LTD. PO BOX 931 Wood Dale, IL 60191

Nicor PO BOX 416 Aurora, IL 60568

Nicpon Corporation PO Box 1389 Houston, TX 77251-1389

Nissan-Infiniti Lt 2901 Kinwest Pkwy Irving, TX 75063

Nissn Inf Lt Pob 660366 Dallas, TX 75266 Nissn Inf Lt Pob 660366 Dallas, TX 75266

Nordstromfsb Po Box 13589 Scottsdale, AZ 85267

Office Depot PO BOX 689020 Des Moines, IA 50368

On Hold Technologies 2247 West Palm Beach Suite 110 West Palm Beach, FL 33409

Orange Commercial Credit PO Box 25229 Anaheim, CA 92825-5229

Paetec PO BOX 3243 Milwaukee, WI 53201

Paetec PO BOX 3243 Milwaukee, WI 53201

Personnel Concepts PO BOX 9003 San Dimas, CA 91773

Piotr Sarkowicz 5722 W. Grace st. Chicago, IL 60634

Piotr Scislowicz 6925 W. 88 th Place Bridgeview, IL 60455

Pony Express 279 Meribel Court Schaumburg, IL 60194 Prosport Express, Inc 2260 Landmeier Road, Suite E Elk Grove Village, IL 60007

Rapid Transportation Services, Inc. PO Box 25229 Anaheim, CA 92825-5229

Riviera Finance 22331 Network Place Chicago, IL 60673-1223

Robert Hiyane 828 W. Panorama Drive Palatine, IL 60067

Robert Ingolia 132 Wolcott Court Schaumburg, IL 60193

Ronald Howard 228 Westmore-Meyers Lombard, IL 60148

Roscoe PO BOX 4804 Chicago, IL 60680

Roscoe PO BOX 4804 Chicago, IL 60680 Roscoe PO BOX 4804 Chicago, IL 60680

Runge Paper Company 2201 Arthur Ave. Elk Grove Village, IL 60007

Stanford Mcdermott 3903 Warren Ave. Bellwood, IL 60104

Stefania Kindzierski 3746 N. Oriole Avenue Chicago, IL 60634

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Stefania Kindzierski 3746 N. Oriole Avenue Chicago, IL 60634

Stefania Kindzierski 3746 N. Oriole Avenue Chicago, IL 60634

Taxes Withheld 1401 E. Oakton Ave. Des Plaines, IL 60018

Taxes Withheld 1401 E. Oakton Ave. Des Plaines, IL 60018

Taxes Withheld 1401 E. Oakton Ave. Des Plaines, IL 60018

Timex Logistics Co 6554 S. Homan Avenue Chicago, IL 60629

TNT USA, Inc. PO BOX 710746 Columbus, OH 43271

TNT USA, Inc. PO BOX 710746 Columbus, OH 43271

Transcore Commercial PO BOX 8500 Philadelphia, PA 19178

Transcore Commercial PO BOX 8500 Philadelphia, PA 19178

U.S. Bank 1953 N Clybourn Chicago, IL 60614

United Business Corporation 405 Beechwood Drive Westmont, IL 60559

UPS Lockbox 577 Carol Stream, IL 60132

UPS Lockbox 577 Carol Stream, IL 60132

Us Bank Cb Disputes Saint Louis, MO 63166

Wentworth Tire 300 N. York Road Bensenville, IL 60106

Wentworth Tire 300 N. York Road Bensenville, IL 60106 Wentworth Tire 300 N. York Road Bensenville, IL 60106

Wentworth Tire 300 N. York Road Bensenville, IL 60106

Wff Cards Po Box 5943 Sioux Falls, SD 57117

Wfnnb/Roompl Po Box 182273 - Wf Columbus, OH 43218

XTRA Lease 320 W. Touhy Ave. Des Plaines, IL 60018

Zbigniew Korol 5012 W. Roscoe St. Chicago, IL 60641

Zygmunt Sarkowicz 5722 W. Grace St. Chicago, IL 60634

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United States Bankruptcy Court Northern District of Illinois

In re	Kurt Steven Zimny Karla Ann Scholl		Case No.	
		Debtor(s)	Chapter	7

AFFIDAVIT EVIDENCING COMPLIANCE WITH GENERAL RULE 39

Affiant is the attorney of record for

Kurt Steven Zimny Karla Ann Scholl

and has knowledge of the matters covered by this affidavit and has read General Rule 39.

Affiant has not directly or indirectly solicited employment by the above-named party or parties, and knows of no solicitation of said party or parties by any person that has resulted in the employment of the affiant, except (here state all exceptions, or if none state "no exception").

No Exception.

Affiant has not paid, or promised to pay, and knows of no payment or promise of payment to the above-named party, or parties, of the costs of this case, or of the medical, living or other expenses of any party, or of any part of an attorney's fee, or of any portion of the recovery by suit or settlement herein to any person whatever other than the above-named party or parties and the attorneys of record herein, except (here state all exceptions, or if none state "no exception").

No Exception.

Affiant has filed contemporaneously herewith a signed copy of any written contingent fee agreement applicable to his compensation for representing the above-named party or parties in this action and represents that signed copy thereof has been furnished to each party whom he represents; if no copy of a contingent fee agreement is filed herewith, affiant represents that his compensation for services in this case is not on a contingent basis.

I, Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494, certify under penalty of perjury that the above is true and correct.

Executed on April 20, 2009

/s/ Alexey Y. Kaplan (Kaplan Law Offices, P.C.)

Signature
Alexey Y. Kaplan (Kaplan Law Offices, P.C.)

6272494

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B23 (Official Form 23) (12/08)

United States Bankruptcy Court Northern District of Illinois

	Kurt Steven Zimny			
In re	Karla Ann Scholl		Case No.	
		Debtor(s)	Chapter	7

DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT
Every individual debtor in a chapter 7, chapter 11 in which \S 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:
□ I,, the debtor in the above-styled case, hereby certify that on, I completed an instructional course in personal financial management provided by, an approved personal financial management provider.
Certificate No. (if any):
☐ I,, the debtor in the above-styled case, hereby certify that no personal financial management course is required because of [Check the appropriate box.]: ☐ Incapacity or disability, as defined in 11 U.S.C.§ 109(h); ☐ Active military duty in a military combat zone; or ☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.
Signature of Debtor: /s/ Kurt Steven Zimny Kurt Steven Zimny
Date: April 20, 2009

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

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B23 (Official Form 23) (12/08)

United States Bankruptcy Court Northern District of Illinois

_	Kurt Steven Zimny			
In re	Karla Ann Scholl		Case No.	
		Debtor(s)	Chapter	7

DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT
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☐ I,, the debtor in the above-styled case, hereby certify that on, I completed an instructional course in personal financial management provided by, an approved personal financial management provider.
Certificate No. (if any):
☐ I,, the debtor in the above-styled case, hereby certify that no personal financial management course is required because of [Check the appropriate box.]: ☐ Incapacity or disability, as defined in 11 U.S.C.§ 109(h); ☐ Active military duty in a military combat zone; or ☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise
be required to complete such courses.
Signature of Debtor: /s/ Karla Ann Scholl Karla Ann Scholl
Date: April 20, 2009

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

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Disclosure Pursuant to 11 U.S.C. §527(a)(2)

You are notified:

- 1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
- 2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
- 3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
- 4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

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United States Bankruptcy Court Northern District of Illinois

	Kurt Steven Zimny			
In re	Karla Ann Scholl		Case No.	
		Debtor(s)	Chapter	7

BUSINESS INCOME AND EXPENSES FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.) PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS: 3,859,791.00 1. Gross Income For 12 Months Prior to Filing: PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME: 48,163.00 2. Gross Monthly Income PART C - ESTIMATED FUTURE MONTHLY EXPENSES: 3. Net Employee Payroll (Other Than Debtor) 0.00 4. Payroll Taxes 5. Unemployment Taxes 0.00 0.00 6. Worker's Compensation 0.00 7. Other Taxes 0.00 8. Inventory Purchases (Including raw materials) 0.00 9. Purchase of Feed/Fertilizer/Seed/Spray 0.00 10. Rent (Other than debtor's principal residence) 0.00 11. Utilities 0.00 12. Office Expenses and Supplies 0.00 13. Repairs and Maintenance 0.00 14. Vehicle Expenses 0.00 15. Travel and Entertainment 16. Equipment Rental and Leases 0.00 0.00 17. Legal/Accounting/Other Professional Fees 0.00 18. Insurance 0.00 19. Employee Benefits (e.g., pension, medical, etc.) 20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts (Specify): DESCRIPTION **TOTAL** Rent (Flash Express, Inc.) 395.00 Telephone (Flash Express, Inc.) 557.00 **Utilities (Flash Express, Inc.)** 500.00 Advertising (Flash Express, Inc.) 15.00 Printing (Flash Express, Inc.) 15.00 Meals & entertainment (Flash Express, Inc.) 100.00 Taxes (Flash Express, Inc.) 250.00 Tax & Building Maintenance (additional to rent) (Flash Express, Inc.) 210.00 Subcontractor costs (Flash Express, Inc.) 28,250.00 Office expenses (Flash Express, Inc.) 150.00 Insurance (Flash Express, Inc.) 1,550.00 Factoring Fees (Flash Express, Inc.) 1,460.00 Professional development (Flash Express, Inc.) 60.00 Salary to employees (Flash Express, Inc.) 4,333.00 Cellular telephone & Office telephone (Premier Pol Consultants) 250.00 Gas (Premier Pol Consultants) 150.00 Parking (Premier Pol Consultants) 65.00 Health Ins. (Premier Pol Consultants) 820.00

10.00

100.00

54.00

40.00

Medical (Premier Pol Consultants)

Tolls (Premier Pol Consultants)

Entertainment (Premier Pol Consultants)

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Postage (Premier Pol Consultants)	15.00
Repairs for vehicle regarding business (Premier Pol Consulta	nts) 7.00
Clothing & cleaning (Premier Pol Consultants)	40.00
Professional development (PR) (Premier Pol Consultants)	147.00
Internet (Premier Pol Consultants)	125.00
Utilities (Premier Pol Consultants)	315.00
Lawncare (Premier Pol Consultants)	70.00
Car expenses (Premier Pol Consultants)	1,238.00
Taxi (Premier Pol Consultants)	50.00
License plates (Premier Pol Consultants)	13.00
Computer (Premier Pol Consultants)	10.00
Memberships (Premier Pol Consultants)	10.00
Water system (Premier Pol Consultants)	15.00
Life insurnace (Premier Pol Consultants)	400.00
Tax & legal (Premier Pol Consultants)	50.00

21. Other (Specify):

DESCRIPTION TOTAL

22. Total Monthly Expenses (Add items 3-21)
PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2)

6,324.00

41,839.00

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United States Bankruptcy Court Northern District of Illinois

In re	Kurt Steven Zimny,		Case No.		
	Karla Ann Scholl				
_		Debtors	Chapter	7	

DECLARATION OF COMPLIANCE WITH RULE 9009

The undersigned is the attorney for the debtor in this case.

The undersigned declares under penalty of perjury that the Schedules and Forms filed in this case for the debtor were computer generated using *Best Case Bankruptcy* and conform with those prescribed by Bankruptcy Rule 9009.

Date	April 20, 2009	/s/ Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494	

Signature of attorney
Alexey Y. Kaplan (Kaplan Law Offices, P.C.) 6272494
Kaplan Law Offices, P.C.
4043 Dempster
Skokie, IL 60076
847-676-8600

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United States Bankruptcy Court Northern District of Illinois

	Kurt Steven Zimny				
In re	Karla Ann Scholl		Case No.		
		Debtor(s)	Chapter	7	

			Debtor(s)	Cnapter		_
		_	ES COVER SHEET C. § 521(a)(1)(B)(iv)			
	I, <u>Kurt Steven Zimny</u> , declare under penalty of BOXES):	perjury	that the foregoing is true a	and correct ((CHECK ONE OF THESE	
	I have not been employed by any employer within	the 60	days before the date of the	filing of the	e petition.	
	I was employed by an employer within 60 days bet payment advices or other evidence of payment bec			petition, bu	ut I have not received	
	I have received payment advices or other evidence from any employer, and they are attached.	of pay	ment within 60 days before	the date I f	filed my bankruptcy petition	1
	I, Karla Ann Scholl, declare under penalty of position BOXES):	erjury t	hat the foregoing is true an	d correct (C	CHECK ONE OF THESE	
	I have not been employed by any employer within	the 60	days before the date of the	filing of the	e petition.	
	I was employed by an employer within 60 days ber payment advices or other evidence of payment bec			petition, bu	ut I have not received	
	I have received payment advices or other evidence from any employer, and they are attached.	of pay	ment within 60 days before	the date I f	filed my bankruptcy petition	1
Date	April 20, 2009 Sign	ature	/s/ Kurt Steven Zimny Kurt Steven Zimny Debtor			
Date	April 20, 2009 Sign	ature	/s/ Karla Ann Scholl Karla Ann Scholl Joint Debtor			

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STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

/s/ Kurt Steven Zimny	April 20, 2009	/s/ Karla Ann Scholl	April 20, 2009
Debtor's Signature	Date	Joint Debtor's Signature	Date